

Louisiana Insurance UPDATE

Volume II

2003



J. Robert Wooley
Commissioner of Insurance

Louisiana Department
of Insurance
**Statewide Consumer
Hotline**

1-800-259-5300

Monday - Friday
8 AM - 5 PM

Inside

DOI Internet	2
Insurance-Related Murder	2
Form Filing Seminar	3
DOI Fraud Unit	4
Tropical Storm Bill	4
Legislative Session	5
Medsup Refund	7
Licensing Brochure	7
Calendar of Events	8
Industry Update	9
Publications	12

Commissioner Wooley kicks off ASSURE program in Louisiana

On August 14, the Louisiana Department of Insurance hosted Arkansas Commissioner of Insurance and NAIC president Mike Pickens for a press conference regarding the Alliance for Sound State Uniform Regulatory Efficiency (ASSURE). Commissioner of Insurance Robert Wooley discussed the history, purpose and importance of the ASSURE program.

ASSURE was established to help promote and protect state insurance regulation. The organization is a non-profit coalition made up of consumers, legislators, industry and business leaders who believe state governments are better equipped to regulate the insurance industry and better serve America's insurance consumers than the federal government. Pickens said the primary reasons for the ASSURE program are to educate insurance consumers, as well as state and federal policymakers, about state regulation of insurance.



Commissioner Wooley presents the La.
state bird to Commissioner Mike Pickens

ASSURE, continued on pg. 6

Health Care Conference Set for September

The Louisiana Department of Insurance presents its Eighth Annual Health Care Conference at the Radisson Hotel and Conference Center in Baton Rouge, September 23, 2003. Registration begins at 7:30 a.m.

State Representative Troy Hebert, Chairman of the House Insurance Committee, will present a health insurance legislative overview, and U.S. Senator John Breaux will give an overview of National Health Care Reform efforts in a special video presentation.

National and state health care policy experts, health care professionals and state regulators will also discuss an array of health care issues. Some the issues that will be addressed include the private insurance market, which consists of group purchasing arrangements, Multiple Employer Welfare Arrangements under the Employee Retirement Income Security Act and rising health insurance premiums.

Health Care, continued on pg. 7

Shreveport man loses 'final appeal'

A Shreveport man, who was sentenced to two life terms plus 80 years for murder, was denied a final appeal by the U.S. Supreme Court.

Curtis Wharton arranged to have his wife murdered while vacationing in Haiti to collect on her \$2.5 million insurance policy.

Wharton, 41, was convicted in New Orleans in July 2001 for murder, conspiracy and fraud.

Assistant U.S. Attorney Ross Owen was leading prosecutor in the case. He said this decision is the last chance for Wharton to ever be let out of prison.

This is the first time a U.S. citizen has been tried in the United States for committing murder on foreign soil.

Wharton's wife was shot four times on a secluded highway near Port-au-Prince on January 15, 2000.

Judy Nipper, 54, an accomplice, was fined \$54,300 and sentenced to 57 months in federal prison for mail fraud in the case.

Source: News Reports



Insurance on the Internet

A number of new features have recently been added to the Department's website and more are rapidly becoming available.

Anyone logging on to the website, www.lidi.la.gov, can find helpful information on insurance producers and companies just by typing in their names. Companies can access privileged information from the Department of Insurance database by using their personal access code. Producers can check on their licensing information, such as confirmation of renewal, and even print out a certificate suitable for hanging on an office wall.

Consumers and those in the insurance industry will find that a vast array of information and the ability to take immediate action, in many cases, is just a click or two away. Online action capabilities include: filing of consumer insurance complaints, filing of company insurance taxes and the reporting of insurance fraud. Videos of meetings, such as the recent insurance policy form filing seminar, can be viewed online in the "media center." An increasing number of meetings are available live and are archived for viewing at a later date. Agendas of important meetings are online before the event and are replaced by minutes of the meeting soon afterward.

Document searches are also a popular feature of the new website. They include Department directives and bulletins, producer and company appointments and the state insurance code, Title 22 of the Louisiana Revised Statutes. Another popular link on the website is *Frequently Asked Questions*, which covers various areas of interest. Additional questions can be forwarded by e-mail to the appropriate division via the easy-to-use *Ask a Question* form.

A click on "Consumers" accesses a wide variety of insurance information



in non-technical language. One feature **is the award-winning Ask Robert Wooley: Your Commissioner of Insurance** question-and-answer column made available weekly to 200 newspapers across the state. Another aspect of the website is a variety of consumer publications ranging from auto and homeowners comparison guides to a Medicare Supplement Guide for Seniors. Each publication is available for viewing online and by request in hard copy. Also included is the comprehensive Department of Insurance Annual Report. This publication is prepared under a mandate of the Louisiana Legislature and is of interest to many in the insurance industry.

Through brief, easy-to-read "E-Blasts," breaking news on insurance issues is now being forwarded to producers and companies via e-mail. To avoid missing out on vital information they may not receive otherwise, producers are urged to make e-mail address changes online by searching their producer record and then clicking on "online information change request form." Companies can change their e-mail addresses or add new ones directly by using their Department of Insurance company access code.

Using the Internet to share vital information is yet another way the Louisiana Department of Insurance is working to improve the insurance industry and assist consumers and producers with insurance interests in Louisiana.

.....Department of Insurance Updates

Department of Insurance hosts Property and Casualty Form and Rate Filing Seminar

The Louisiana Department of Insurance held its annual Property and Casualty Form and Rate Filing Seminar July 15 at the Poydras Building. The purpose of the seminar was to assist members of the insurance industry in preparing and submitting their company's form and rate filings with the Louisiana Department of Insurance.

Commissioner of Insurance Robert Wooley welcomed the seminar participants. Assistant Commissioner in the Office of Public Affairs Amy Whittington acted as Master of Ceremonies.

Handling the policy forms discussion were Kathlee Hennigan and Clarissa Preston, Director and Assistant Director of Forms and Compliance. This included Regulation 78 and policy form enhancements. The handbook explaining these form filing changes is available on the Department's website www.lidi.la.gov. The agenda, as well as the video of the seminar, are also available on the website.

Other speakers included Insurance Department staff members Molly Quirk, Director of the Louisiana Property and Casualty Insurance Commission; Neysa Hurst, Assistant Director of Forms and Compliance; Mike Boutwell, Assistant Director of Licensing; and Malissa Drake, Director of Insurance Rating.

Cajun humorist Kent Gonsoulin of State Farm provided some comic relief during the seminar and State Representative Troy Hebert, Chairman of the Louisiana House Insurance Committee, was the featured luncheon speaker. Chief Deputy Commissioner of Insurance Jim Donelon made the closing remarks ending the seminar.

The Department would like to thank the Independent Insurance Agents and Brokers of Louisiana and the Professional Insurance Agents of Louisiana for their assistance with the seminar.



Louisiana Property and Casualty Insurance Commission Meeting



Paula Pellerin-Davis (left), Deputy Commissioner of Property and Casualty at the Department of Insurance, updated commission members on the 2003 Legislative Session, focusing on the Flex Band bill, credit scoring and legislation to revamp the FAIR and Coastal Plans.

Malissa Drake (right), Director of Insurance Rating, discussed her recent trip to South Carolina to review their active Flex Band system to use as a model for developing a similar system in Louisiana.



Louisiana Property and Casualty Insurance Commission members (left to right) Sheriff Greg Champagne, Col. Jim Champagne, Tom O'Neal and Terry Lisotta listen to the legislative update.

Louisiana Department of Insurance Fraud Update

Department of Insurance Fraud Unit investigators have served cease and desist and summary suspension orders to:

- ♦ Rebeca Garcia Bordelon, 33, of Baton Rouge, turned herself in to the Department of Insurance Fraud Unit office. Ms. Bordelon unlawfully and without authority fabricated 24 life insurance policies. She allegedly misappropriated more than \$118,000 in commissions and bonuses on these policies, which were written on fictitious persons or persons who had no knowledge of them.
- ♦ Thomas Carlyle Mahoney, a Lafayette insurance agent, allegedly misappropriated insurance premiums while selling bogus insurance coverage on Ultralight aircraft for an apparently nonexistent insurance company.
- ♦ Garrett Lane Frey of Crowley is accused of misleading policyholders regarding annuities they had purchased from him.
- ♦ Koddy Jewuan Hill of New Iberia is accused of collecting insurance premiums from his policyholders but not remitting those payments to the insurance company.
- ♦ Travis John Chiasson, a Thibodeaux agent, is accused of theft, possession of a dangerous substance and abuse of the elderly. Mr. Chiasson allegedly stole the prescription pain medication Vicodin from an elderly woman while visiting her home as a debit insurance agent.
- ♦ Mario Guillermo Amaya, 33, of Metairie allegedly misappropriated insurance premiums of several thousand dollars and committed forgery by cashing a stolen government check.

The Department of Insurance order prohibits him from engaging in any activity relating to the business of insurance.

- ♦ Janet Hart Musick, 48, of Shreveport, was arrested by the State Police Fraud Unit. Ms. Musick allegedly misappropriated funds and/or issued bogus written statements of insurance coverage on a dozen separate occasions. She is prohibited from engaging in any activity relating to the business of insurance.

Convictions:

- ♦ Rodney Loar, of the "A First Metro Agencies" of Metairie, pled guilty to 13 counts of theft and one count of forgery. He was given a five year suspended sentence, placed on five years' active probation and ordered to pay restitution to his victims. He was served with a cease and desist order in August of 2001 by the Department of Insurance.

Wooley says Insured Losses from Tropical Storm Bill Estimated at Nearly \$22 million

Commissioner Robert Wooley says new estimates by the Department of Insurance indicate Tropical Storm Bill caused nearly \$22 million in insured damages in Louisiana. Included in that figure are federal flood insurance claims. Bill came ashore southwest of Houma on June 30, 2003.

Wooley says the Department of Insurance estimates the following claims have been filed in the state as a result of Tropical Storm Bill:

- 4,902 homeowners' claims totaling \$9,078,094;
- 2,128 private passenger auto physical damage claims totaling \$5,088,589;
- 252 commercial auto physical damage claims totaling \$656,652;
- 1,555 commercial property claims totaling \$4,476,395;
- 622 federal flood insurance claims totaling \$2,590,575.

2003 Legislative Session Highlights



Licensing & Compliance

Act 1224 (HB 2004) by Rep. Crowe; effective **August 15, 2003**

Provides that the Department of Insurance maintain a central database to contact life insurers upon a request to search for life insurance policies on a decedent. Also provides for expansion of parameters for speciality limited lines credit insurance producer license, by regulation.

Management / Finance / Surplus Lines / Taxes

Act 994 (HB 1476) by Reps. Hebert & Fruge; effective **July 2, 2003**

Allows surplus lines insurers to file suits and responsive pleadings without posting security, if the insurer is on the Department of Insurance approved list and maintains an appropriate rating.

Property & Casualty

Act 351 (SB 721) by Sen. Hainkel; effective **January 1, 2004**

Creates a flexible rating process for property and casualty insurance rates, not subject to the Louisiana Insurance Rating Commission.

Act 1133 (HB 1788) by Rep. Morrish; effective **August 15, 2003**

Creates the Louisiana Citizens Property Insurance Corporation to continue the FAIR and Coastal Plans. Also includes original text of HB 1510 by Rep. Hebert, making changes to the standard fire policy.

Act 1256 (HB 1448) by Rep. Hebert; effective **August 15, 2003**

Limits the use of credit scoring relative to personal lines insurance.

Health

Act 1106 (HB 1538) by Rep. Tucker; effective **December 31, 2003**

Implements risk-based capital for HMOs.

Additionally, the text of HB 1447, by Rep. Hebert, was amended onto this bill, establishing receivership procedures for HMOs.

Act 1157 (HB 1966) by Rep. Hebert; effective **January 1, 2004**

Creates new provisions regarding billing of enrollees and insureds by contracted health care providers and noncontracted facility-based providers; notice and disclosure to enrollees and insureds by insurers and health care facilities of circumstances that may result in billing insureds or enrollees.

Department of Insurance Updates.....

ASSURE, continued from pg. 1



Commissioner Wooley discusses ASSURE with a reporter

Wooley first suggested the concept of a grassroots organization to explain the importance of state insurance regulation in 2001. Pickens said that, because of his involvement in consumer affairs within the NAIC, Wooley is “well-positioned to do a lot of good for the state.” Louisiana was among the first three states to participate in the ASSURE pilot program and, since its inception, 16 states have now joined ASSURE.

Under ASSURE, state insurance commissioners organize coalitions in their own states. Each state has a managing board and steering committee that works with other states as part of a unified national coalition aimed at promoting state insurance regulation.

The principles of ASSURE include:

- Building upon the success of current state consumer protections;
- Recognizing that each individual state insurance marketplace is unique;
- Working toward the modernization and implementation of uniform practices when they are in the best interest of the consumer;
- Upholding and improving current regulations that mandate insurer solvency;
- Maintaining high levels of consumer protections;
- Educating individuals on the value of state insurance regulation.

Pickens also noted that state regulation is best for consumers because state insurance leaders are closer than national leaders to the consumers they serve. “State leaders,” Pickens noted, “shop at the same shopping centers, go to the same churches, and are involved in the same civic organizations as their fellow consumers, and, therefore, can more easily be held accountable for their actions.” Pickens also added that “state insurance regulation has worked for 150 years and we need to allow it to continue.”

Wooley established that the ASSURE program will involve a four-to-five year process aimed at combating moves toward federal regulation by special interest groups working in Congress. An example is the upcoming “fly-in” to Washington, D.C., September 29-30. NAIC members have scheduled meetings with Congressional representatives and the House Committee on Financial Services during that week to discuss ASSURE and the preservation of state insurance regulation. Wooley added that this is a way of getting the word out and “reaching out to leaders to let them know that ASSURE is happening.”

Commissioner Mike Pickens with ASSURE Steering Committee members (left to right) David Lavergne, of Blue Cross/Blue Shield of Louisiana; Brenda Case, of Lowry-Durham, Case & Vivien Insurance Agency; Robert Page, of Charles Page & Sons Insurance Agency, Inc.; and Patricia DeMichele, J.D., of AARP of Louisiana



Unexpected Refund for Some Medsup Policyholders

For the first time in Medicare Supplement Insurance history, almost 600 policyholders got refunds on their “medsup” insurance, and all of them lived in Louisiana. The total amount refunded was more than \$600,000.

The refunds to 567 Louisiana policyholders, who had bought an Individual Standardized Plan F Medicare Supplement policy from American Family Life Assurance Company of Columbus, Ohio, were mailed in late July, Commissioner of Insurance Robert Wooley announced. The amount of the refund received varied from individual to individual.

“We are just pleased about the obvious good health of Louisiana policyholders carrying this specific benefit plan in 2002 that triggered the issuance of these refunds,” Commissioner Wooley said.



Health Care, continued from pg. 1

In addition, there will be sessions on the effects of the latest federal regulatory issues on hospitals, physicians and carriers in Louisiana, an overview of national health care reform efforts, state efforts for covering the uninsured and evolving focused care facilities.

John Maginnis, Louisiana syndicated political columnist, will be the luncheon speaker.

For more information, visit the Department’s website, www.ldi.la.gov, or call 225-342-5075.

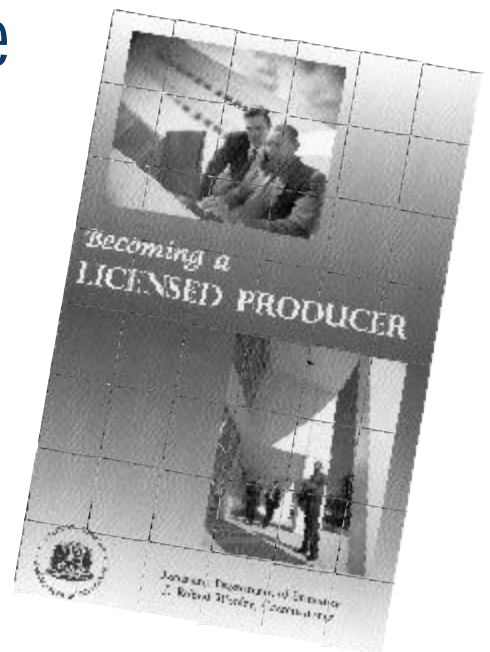
Getting an Insurance License in Louisiana

The Louisiana Department of Insurance has issued ***Becoming a Licensed Producer***, a new brochure detailing how to become a licensed producer in Louisiana.

“One of the chief goals here at the Department,” says Commissioner Robert Wooley, “is to continue to refine the licensing process to better and more efficiently meet the needs of the people we license and the public they serve.”

The new booklet gives thorough descriptions on the various insurance licenses, along with education, exam and fee requirements necessary to receive such licenses.

Anyone interested in viewing the brochure may visit the Department’s website, www.ldi.la.gov, or can request a free copy by calling 225-342-0782 or the statewide toll-free number, 1-800-259-5300.



Department of Insurance Updates.....

Calendar of Events:

September

Wednesday, September 17

10 a.m. -- LIRC Meeting, Poydras Building

Saturday, September 20

10 a.m. - 4 p.m. -- Department of Insurance Consumer Awareness Roadshow, Pecanland Mall, Monroe

Tuesday, September 23

7:30 a.m. - 5 p.m. -- 8th Annual Health Care Conference, Radisson Hotel, Baton Rouge

Saturday, September 27

9 a.m. - 3 p.m. -- Department of Insurance Consumer Awareness Roadshow, National Hunting and Fishing Day, Waddill Outdoor Education Center, Baton Rouge

October

Thursday, October 9

1 p.m. - 5 p.m. -- Department of Insurance Consumer Awareness Roadshow, Jefferson Parish Senior Expo, Pontchartrain Center, Kenner

Wednesday, October 15

10 a.m. -- LIRC Meeting, Poydras Building

Monday, October 27 - Tuesday, October 28

2003 Louisiana HIPAA Conference, Radisson Hotel, Baton Rouge

Tuesday, October 28

1 p.m. - 2 p.m. -- Commissioner Wooley speaks to the LA Health Care Alliance/ LA Business Group on Health's Annual Meeting and Fall Conference, Pennington Conference Center, Baton Rouge

November

Wednesday, November 19

10 a.m. -- LIRC Meeting, Poydras Building

December

Wednesday, December 17

10 a.m. -- LIRC Meeting, Poydras Building

Friday, December 19

12 p.m. -- Commissioner Wooley speaks to the Association of Insurance and Financial Advisors in Natchitoches

ACQUISITION AND/OR MERGER AGREEMENT

DELTA LIFE AND ANNUITY

NAIC# 65145

PROD# 326

Acquisition filed whereby American Investors Life Insurance Company, Inc. has acquired control of Delta Life and Annuity Company, a Kansas Insurer. Acquisition approved by the Kansas Department of Insurance. -Dated 12/30/02

LINCOLN NATIONAL REASSURANCE COMPANY

NAIC# 97039

PROD# 8647

Acquisition filed whereby Lincoln National Reassurance Company merged into Swiss Re Life & Health America (CT) NAIC# 82627 (Producer # 7040) Effective date: 1/3/03. The Surviving Company is Swiss Re Life & Health America. -Dated 3/31/03

AMERICAN GENERAL LIFE INSURANCE COMPANY

NAIC# 60488

**PROD# 1485; 1487;
1482; 1480**

Merger agreement (effective date 3/31/03) whereby The Old Line Insurance Company of America (WI) # 67245, non-survivor, merged with and into American General Life Insurance Company (TX) NAIC# 60488, Survivor. -Dated 5/14/03

HOUSEHOLD LIFE INSURANCE COMPANY

NAIC# 9377

PROD# 7419

Acquisition of control of Household Life Insurance Company (MI) by HSBC Holdings PLC, an Alien corporation (effective date 3/25/03). -Dated 6/6/03

WESCO INSURANCE COMPANY

NAIC# 25011

PROD# 18437 & 13095

Acquisition of control of Wesco Insurance Company (DE) by HSBC Holdings PLC, an Alien Corporation (effective date 3/25/03). -Dated 6/6/03

TRENWICK AMERICA REINSURANCE CORPORATION

NAIC# 34894

PROD# 12149

Merger agreement (effective date 12/31/02): whereby Chartwell Insurance Company (CT) NAIC# 36870; PROD# 10163, merged with and into Trenwick America Reinsurance Company (CT). At the effective time of merger, the separate existence of Chartwell Insurance Company shall cease. -Dated 6/27/03

TIG INSURANCE COMPANY

NAIC# 25534

PROD# 12036

Merger Agreement (effective 12/16/02): whereby International Insurance Company (IL) merged with and into TIG Insurance Company (CA) – Survivor. At the effective time of merger, the separate existence of International Insurance Company shall cease. -Dated 7/3/03

BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA

NAIC# 61492

PROD# 2390 & 2391

Acquisition (effective date 5/1/03): whereby Liberty Life Insurance Company (NAIC# 65323) acquired 100% of the stock of Business Men's Assurance Company of America from Generali Finance B.V. - Dated 7/11/03

JAMES RIVER INSURANCE COMPANY

NAIC# 12203

Surplus Lines Insurer

Acquisition (effective 6/30/03) whereby James River Group, Inc. acquired 100% shares of common stock of Fidelity Excess and Surplus Insurance Company, and subsequently changed the name to James River Insurance Company (effective 7/7/03). -Dated 7/29/03

GUARANTEE RESERVE LIFE INSURANCE COMPANY

NAIC# 64203

Acquisition (effective 6/30/03) whereby Reassure America Life Insurance Company (IL)(NAIC# 65765) has acquired Guarantee Reserve Life Insurance Company (IN) (NAIC# 64203). As a result of the acquisition, Reassure will acquire and own 100% of Guarantee Reserve's issued and outstanding voting capital stock. -Dated 7/30/03

LEXON INSURANCE COMPANY

NAIC# 13307

PROD# 13307

Acquisition (effective 7/1/03) whereby Surety Acquisition Corporation has acquired control of Lexon Insurance Company from RLI Insurance Company. -Dated 7/30/03

APPALACHIAN LIFE INSURANCE COMPANY

NAIC# 72591

PROD# 1924

Merger agreement (effective 7/1/03) whereby Appalachian Life Insurance Company (WV) (NAIC# 72591) merged with and into Universal Guaranty Life Insurance Company (OH) (70130) – Survivor. At the effective time of merger, the separate existence of Appalachian Life Insurance will cease. -Dated 7/30/03

Industry Update News.....

ABRAHAM LINCOLN INSURANCE COMPANY

NAIC# 60011

PROD# 1010

Merger agreement (effective 7/1/03) whereby Abraham Lincoln Insurance Company (IL) (NAIC# 60011) merged with and into Universal Guaranty Life Insurance Company (OH) (#70130) – Survivor. At the effective time of merger, the separate existence of Abraham Lincoln Insurance Company shall cease. - Dated 7/30/03

AMENDMENT TO CERTIFICATE OF AUTHORITY

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

NAIC# 90611

PROD# 10440

Amendment of Certificate of Authority (effective 3/17/03) adding Annuities to the company's authority in the state of Louisiana. -Dated 3/17/03

LIFE INSURANCE COMPANY OF THE SOUTHWEST

NAIC# 65528

PROD# 8480

Amendment to Certificate of Authority: Amending certificate to add Variable Life insurance to the Company's authority in Louisiana. Company has authority to write life, health and accident insurance. -Dated 4/30/03

NAME/DOMICILE AND/ OR REDOMESTICATION

ALLSTATE LIFE INSURANCE COMPANY

NAIC# 60186

PROD# 1220

Merger Agreement (effective date 1/1/03): filed whereby Northbrook

Life Insurance Company (NAIC# 88528 PROD# 10065) merged into **Allstate Life Insurance Company.**

On the effective date of merger, the separate existence of Northbrook Life Insurance Company shall cease.

MAXUM INDEMNITY COMPANY

NAIC# 26743

PROD# 60074

Amendment to Articles of incorporation (Article I, effective date 1/2/03) changing company's name from Caliber One Indemnity Company to Maxum Indemnity Company.

COMMERCIAL UNDERWRITERS INSURANCE COMPANY

NAIC# 19489

PROD# 60263

Amendment of Article I (effective date 10/23/02): Changing company's name from Commercial Underwriters Insurance Company to Allied World Assurance Company (US) Inc. -Dated 3/31/03

WEST COAST LIFE INSURANCE COMPANY

NAIC# 70335

PROD# 13096

Amendment of Certificate of Authority (effective 12/20/02): Redomestication of company from California to Nebraska. -Dated 3/31/03

LIBERTY INSURANCE CORPORATION

NAIC# 42404

PROD# 15955

Amendment to Article II (effective date: 12/27/02): whereby company redomesticated from Vermont to the state of Illinois. - Dated 4/29/03

UNITED FINANCIAL CASUALTY COMPANY

NAIC# 11770

PROD# 18037

Amendment to Article I (effective date: 12/23/02): whereby company redomesticated from Missouri to Ohio. -Dated 4/29/03

XL INSURANCE AMERICA, INC.

NAIC# 24554

PROD# 18380

Amendment to Article I (Effective date: 12/24/02): whereby company's name changed from Winterthur International America Insurance Company to XL Insurance America, Inc. -Dated 4/29/03

JEFFERSON NATIONAL LIFE INSURANCE COMPANY

NAIC# 64017

PROD# 7240

Amendment to Article I (effective date 5/1/03): changing the company's name from Conseco Variable Insurance Company to Jefferson National Life Insurance Company. Article II: changed the home office to Dallas, TX. -Dated 5/2/03

MILLERS FIRST INSURANCE COMPANY

NAIC# 14583

PROD# 16260

Amendment to Article I (effective date 4/2/03): Company changed name from Millers Mutual Insurance Association to Millers First Insurance Company. -Dated 5/13/03

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

NAIC# 70688

PROD# 3375 & 3376

Amendment to Charter (effective 4/1/03): Company changed name from AUSA Life Insurance Company, Inc. to Transamerica Financial Life Insurance Company. - Dated 5/13/03

VIRGINIA SURETY COMPANY, INC.

NAIC# 40827
PROD# 12980

Amendment to Article I (effective date 4/1/03): Company changed name from Combined Specialty Insurance Company to Virginia Surety Company, Inc.
-Dated 5/20/03

PEERLESS INDEMNITY INSURANCE COMPANY

NAIC# 18333
PROD# 14100

Redomestication/Merger agreement (effective 12/31/02): Whereby Atlas Assurance Company of America, a New York insurer (licensed) merged into Peerless Indemnity Insurance Company, an Illinois insurer (unlicensed shell/ surviving company). Peerless shall survive the merger and shall continue to exist. Merger was done for sole purpose of redomestication and name change from Atlas Assurance Company of America to Peerless Indemnity Company. -Dated 5/27/03

SCOR LIFE INSURANCE COMPANY

NAIC# 68446
PROD# 11120

Amendment to Article II (effective date 2/13/03): Company changed name from Republic-Vanguard Life Insurance Company to Scor Life Insurance Company.
-Dated 5/27/03

LEXON INSURANCE COMPANY

NAIC# 13307
PROD# 13307

Amendment to Article I (effective date 4/29/03): to change company's name from Underwriters Indemnity Company to Lexon Insurance Company. -Dated 6/9/03

ST. PAUL PROTECTIVE INSURANCE COMPANY

NAIC# 19224
PROD# 16698

Amendment to Article I (effective date 4/29/03): to change company's name from Northbrook Property & Casualty Insurance Company to St. Paul Protective Insurance Company. -Dated 6/12/03

GREENWICH INSURANCE COMPANY

NAIC# 22322
PROD# 7430

Amendment to Article II (effective date 12/24/03): to change state of domicile from California to state of Delaware. -Dated 6/26/03

ACACIA NATIONAL LIFE INSURANCE COMPANY

NAIC# 85685
PROD# 1025 & 1026

Amendment (effective 3-31-02): Changing domicile from state of Virginia to District of Columbia.
-Dated 7/29/03

AMERICAN SPECIALTY HEALTH INSURANCE COMPANY

NAIC# 84697
PROD# 84697

Amendment to Articles (effective 2-19-03): changing company name from Western Diversified Life Insurance Company to American Specialty Health Insurance Company.
-Dated 7/30/03

AXIS REINSURANCE COMPANY

NAIC# 20370
PROD# 17700 & 17701

Amendment to Charter (effective 3-21-03): changing company name from Royal & SunAlliance Personal Insurance Company to AXIS Reinsurance Company.
-Dated 7/30/03

RESPONSE WORLDWIDE DIRECT AUTO INSURANCE COMPANY

NAIC# 20133
PROD# 14314 & 14315

Amendment to Articles of Incorporation (effective 5/27/03): changing the company name from Worldwide Direct Auto Insurance Company to Response Worldwide Direct Auto Insurance Company.
-Dated 7/30/03

RESPONSE WORLDWIDE INSURANCE COMPANY

NAIC# 26050
PROD# 13290 & 18510

Amendment to Articles of Incorporation (effective 5/27/03): changing the company name from Worldwide Insurance Company to Response Worldwide Insurance Company. -Dated 7/30/03

UNIMERICA INSURANCE COMPANY

NAIC# 91529
PROD# 91529 & 91530

Amendment (effective 10/16/02): Changing domicile from the state of Maryland to the state of Wisconsin.
-Dated 7/30/03



Single copies of the following publications are available free of charge upon request:

2003-2004 Long-Term Care Insurance Comparison Guide -- A guide to help individuals shop for long-term care insurance.

Auto Rate Comparison Guide and Homeowners Rate Comparison Guide -- These two publications provide the consumer with a convenient way to compare rates of different companies when shopping for insurance.

Ask Robert Wooley: Your Commissioner of Insurance -- The Commissioner's weekly question-and-answer-style column that appears in more than 30 newspapers around the state.

Becoming a Licensed Producer -- A "how-to" brochure for those interested in getting a Louisiana insurance license after the implementation of the uniform producer licensing law.

Consumer Beware -- A top 10 list of things you can do to stop insurance fraud.

Consumer Guide to Auto Insurance and Consumer Guide to Homeowners Insurance -- Insurance shopping tips, policy terminology, discount information and easy-to-use worksheets make these booklets a consumer favorite.

Consumer's Guide to Long-Term Care Insurance -- A guide to help consumers better understand the complexities of long-term care insurance.

Decisions Based on Medical Necessity -- A brochure explaining Louisiana's Medical Necessity Review Organization (MNRO).

Get Smart Louisiana about Insurance -- A brochure listing ways to get better acquainted with your insurance.

How to File an Insurance Complaint -- A step-by-step explanation of how to file a complaint with the Department of Insurance.

Hurricane Tracking Map and Preparedness Guide -- Includes an enlarged map of the Gulf of Mexico and surrounding areas with helpful hints for preparing for and surviving a hurricane and its aftermath.

Louisiana SHIIP -- An informative brochure for seniors. A SHIIP counselor can explain how Medicare works, what it covers and what costs the new recipient is responsible for.

Medigap Rights and Protections -- A brochure to provide senior citizens in Louisiana with Medigap insurance information.

Teenager's Guide to Auto Insurance -- Answers to common questions teenagers have about getting auto insurance.

Weathering the Storm -- A complete guide to preparing for the storm season.

What should I do after a flood? -- The name says it all - with step-by-step instructions.

All of our publications are available for viewing and downloading on our website: www.lidi.la.gov

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